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and the December 11, 2009 Notice of Non-Compliant Amendment (37 CFR 1.121)

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended)   A method, comprising:

selecting a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account holder and having associated monetary and non-monetary data;

determining that the account holder agrees to terms associated with the dual card account;

creating said dual card account with a dual account identifier and a zero balance on a second processing platform that is separate and distinct from said first processing platform in response to the determining that the account holder agrees to the terms;

extracting the associated monetary and non-monetary data from a private label database associated with said private label account and said first processing platform;

transferring said non-monetary data associated with said private label account from said first processing platform to said second processing platform for association with said dual card account;

causing a dual card associated with said dual card account to be transmitted to said account holder, said dual card and said dual card account being inactive until activated; and

transferring said monetary data associated with said private label account from said first processing platform to said second processing platform for association with

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said dual card account in response to an activation of said dual card and said dual card account.

2. (Original)   The method of claim 1, wherein said selecting a private label account for upgrade further comprises:

receiving a conversion request from said cardholder, said request received by at least one of: a front line associate; an interactive voice response unit; and a Web site.

3. (Original)   The method of claim 1, wherein said selecting a private label account for upgrade includes selecting a plurality of private label accounts for upgrade, the method further comprising:

creating a plurality of dual card accounts with a dual card account identifier and a zero balance on said second processing platform;

transferring said non-monetary data associated with said plurality of private label accounts to said second processing platform for association with said plurality of dual card accounts; and

causing a plurality of dual cards associated with said plurality of dual card accounts to be transmitted to said account holders, said plurality of dual cards and dual card accounts being inactive until activated.

4. (Original)   The method of claim 1, further comprising:

communicating, to said plurality of cardholders, an opportunity to upgrade said private label account to said dual card account.

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5. (Original)   The method of claim 1, further comprising:

receiving an activation request from said account holder;

confirming that said account holder remains eligible for said dual card account; and

activating said dual card account.

6. (Original)   The method of claim 5, further comprising:

retrieving said non-monetary data from said second processing platform; and

confirming with said account holder that said non-monetary data is accurate.

7. (Original)   The method of claim 5, further comprising:

transferring said monetary data from said first processing platform to said second processing platform; and

blocking said private label account from further use.

8. (Original)   The method of claim 7, further comprising:

initiating a trailing activity process to identify monetary and non-monetary activity associated with said private label account.

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9. (Original)   The method of claim 8, wherein said initiating said trailing activity process includes updating a cross reference table associating said private label account and said dual card account.

10. (Original)   The method of claim 1, wherein said non-monetary data includes data identifying said cardholder.

11. (Original)   The method of claim 1, wherein said selecting further comprises:

updating a status flag associated with said private label account to indicate that said account has been selected for said conversion to said dual card account.

12. (Original) The method of claim 4, further comprising:

determining that said account holder has not declined said opportunity by determining that a time period for declining said opportunity has expired.

13. (Currently Amended)   The method of claim 1, wherein said private label account is identified by a private label account identifier and said dual card account is identified by [[a]] said dual card account identifier, the method further comprising:

generating a table including a cross-reference between said private label account identifier and said dual card account identifier.

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14. (Original)   The method of claim 1, wherein said private label account is associated with a private label merchant, the method further comprising:

generating account information associated with said dual card account, said account information including an overall credit limit and a retailer reserve presented to said account holder, said retailer reserve usable for purchases at said private label merchant.

15. (Original)   The method of claim 14, wherein said generating account information further comprises generating a rate associated with said dual card account.

16. (Original)   The method of claim 1, further comprising:

creating said dual card.

17. (Original)   The method of claim 16, wherein said creating said dual card includes at least one of: (1) embossing a magnetic stripe card with said account holder information and a dual card account identifier; and (2) storing information identifying said account holder and [[a]] said dual card account identifier in a memory of a smart card.

18. (Currently Amended)   The method of claim 1, wherein said ~~dual card account has a~~ dual card account identifier is_routable over both a private label network and a bankcard network.

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19. – 31. (cancelled)

32. (Currently Amended)   A method for operating a private label processing platform, comprising:

determining an account identifier associated with a transaction authorization request is an identifier of a dual card account, said authorization request including information identifying a transaction amount, a merchant, and the account identifier;

receiving, by the private processing platform from a private label processing network, [[an]] the authorization request; and , said authorization request including information identifying a transaction amount, a merchant, and an account identifier;

receiving an indication that an account holder agrees to terms associated with a dual card account;

determining that said account identifier is an identifier of the dual card account;

extracting associated monetary and non-monetary data from a database associated with the private label processing platform in response to receiving an indication that the account holder agrees to the terms;

updating a cross-reference database table with the extracted associated monetary and non-monetary data, wherein the cross-reference database table is associated with both the private label processing platform and a dual card processing platform; and

forwarding said authorization request from said private label processing platform to a dual card processing platform for processing of said authorization request.

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33. (Original)   The method of claim 32, wherein said account identifier is associated with an inactive private label account, the method further comprising:

determining whether any trailing activity is associated with said inactive private label account.

34. (Original)   The method of claim 32, further comprising:

determining that no stand in authorization rules apply to said authorization request prior to forwarding said authorization request.

35. (Currently Amended)   A payment card processing apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

select a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account holder and having associated monetary and non-monetary data;

determine that the account holder agrees to terms associated with the dual card account;

create said dual card account with a zero balance on a second processing platform in response to the determining that the account holder agrees to the terms;

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extract the associated monetary and non-monetary data from a private label database <u>associated with said private label account and said first processing platform</u>;

~~update a cross-reference database table with the extracted associated monetary and non-monetary data, wherein the cross-reference database table is associated with both the private label account and the dual card account;~~

transfer said non-monetary data associated with said private label account from ~~the cross-reference database table~~ <u>said first processing platform</u> to said second processing platform for association with said dual card account;

cause a dual card associated with said dual card account to be transmitted to <u>said</u> account holder, said dual card and said dual card account being inactive until activated; and

transfer said monetary data associated with said private label account from ~~the cross-reference database table~~ <u>said first processing platform</u> to said second processing platform for association with said dual card account<u> in response to an activation of said dual card and said dual card account</u>.

36. (Currently Amended)   A payment card processing system, comprising:

means for selecting a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account holder and having associated monetary and non-monetary data;

means for determining that the account holder agrees to terms associated with the dual card account;

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means for creating said dual card account with <u>a dual account identifier and </u>a zero balance on a second processing platform <u>that is separate and distinct from said first processing platform </u>in response to the determining that the account holder agrees to the terms;

means for extracting the associated monetary and non-monetary data from a private label database<u> associated with said private label account</u>;

~~means for updating a cross-reference database table with the extracted associated monetary and non-monetary data, wherein the cross-reference database table is associated with both the private label account and the dual card account;~~

means for transferring said non-monetary data associated with said private label account from ~~the cross-reference database table~~ <u>from said first processing platform</u> to said second processing platform for association with said dual card account;

means for causing a dual card associated with said dual card account to be transmitted to <u>said </u>account holder, said dual card and said dual card account being inactive until activated; and

means for transferring said monetary data associated with said private label account from the cross-reference database table <u>from said first processing platform</u> to said second processing platform for association with said dual card account <u>in response to an activation of said dual card and said dual card account</u>.

37. (Currently Amended)   A medium storing instructions adapted to be executed by a processor to perform a payment card processing method, said [[method]] comprising:

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instructions for selecting a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account holder and having associated monetary and non-monetary data;

instructions for determining that the account holder agrees to terms associated with the dual card account;

instructions for creating said dual card account with a dual account identifier and a zero balance on a second processing platform in response to the determining that the account holder agrees to the terms;

instructions for extracting the associated monetary and non-monetary data from a private label database associated with said private label account;

~~updating a cross-reference database table with the extracted associated monetary and non-monetary data, wherein the cross-reference database table is associated with both the private label account and the dual card account;~~

instructions for transferring said non-monetary data associated with said private label account from ~~the cross-reference database table~~ from said first processing platform to said second processing platform for association with said dual card account;

instructions for causing a dual card associated with said dual card account to be transmitted to said account holder, said dual card and said dual card account being inactive until activated; and

instructions for transferring said monetary data associated with said private label account from ~~the cross-reference database table~~ said first processing platform to said second processing platform for association with said dual card account.

38. (Currently Amended)   The method of claim 1, further comprising:

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updating a cross-reference database table with [[the]] said extracted associated monetary and non-monetary data, wherein [[the]] said cross-reference database table is associated with both [[the]] said private label account and [[the]] said dual card account.

39. (Currently Amended)   The method of claim 38, wherein transferring said non-monetary data associated with said private label account is from [[the]] said cross-reference database table to said second processing platform, and wherein transferring said monetary data associated with said private label account is from [[the]] said cross-reference database table to said second processing platform.